

FORM B1 <b>United States Bankruptcy Court Northern District of Illinois</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): Lewis, Ronald	Name of Joint Debtor (Spouse) (Last, First, Middle):	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): None	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):	
Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): 7867	Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all):	
Street Address of Debtor (No. & Street, City, State & Zip Code): 400 Waterford Ct, Unit 2B Olympia fields, IL 60461	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):	
County of Residence or of the Principal Place of Business: Cook	County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address): Po Box 19088 Chicago, IL 60619	Mailing Address of Joint Debtor (if different from street address):	
Location of Principal Assets of Business Debtor (if different from street address above):		Attorney: David P. Leibowitz, 1612271 Leibowitz Law Center 420 W. Clayton Street Waukegan, IL 60085 ph: 847.249.9100

**Information Regarding the Debtor (Check the Applicable Boxes)**

**Venue** (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

**Type of Debtor** (Check all boxes that apply)

- |   |   |
|---|---|
| <input checked="" type="checkbox"/> Individual(s) | <input type="checkbox"/> Railroad         |
| <input type="checkbox"/> Corporation              | <input type="checkbox"/> Stockbroker      |
| <input type="checkbox"/> Partnership              | <input type="checkbox"/> Commodity Broker |
| <input type="checkbox"/> Other _____              | <input type="checkbox"/> Clearing Bank    |

**Chapter or Section of Bankruptcy Code Under Which  
the Petition is Filed** (Check one box)

- |                                    |                                     |  |
|------------------------------------|-------------------------------------|--|
| <input type="checkbox"/> Chapter 7 | <input type="checkbox"/> Chapter 11 | <input checked="" type="checkbox"/> Chapter 13 |
| <input type="checkbox"/> Chapter 9 | <input type="checkbox"/> Chapter 12 |  |
| <input type="checkbox"/>           |                                     |  |

**Nature of Debts** (Check one box)

- ☒ Consumer/Non-Business ☐ Business

**Chapter 11 Small Business** (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101
- ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

**Filing Fee** (Check one box)

- ☒ Full Filing Fee attached
- ☐ Filing Fee to be paid in installments (Applicable to individuals only)  
Must attach signed application for the court's consideration  
certifying that the debtor is unable to pay fee except in installments.  
Rule 1006(b). See Official Form No. 3.

**Statistical/Administrative Information** (Estimates only)

- ☒ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THIS SPACE IS FOR COURT USE ONLY

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		<b>Document</b> Name of Debtor(s): Ronald Lewis	
Location <b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet) Where Filed: NONE		Case Number: _____ Date Filed: _____	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet) Name of Debtor: NONE		Case Number: _____ Date Filed: _____	
District: _____		Relationship: _____ Judge: _____	

  

<p style="text-align: center;"><b>Signatures</b></p> <p><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.                  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.                  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><u>X /s/ Ronald Lewis</u>                  _____                  Signature of Debtor</p> <p><u>X</u>                  _____                  Signature of Joint Debtor</p> <p>_____                  Telephone Number (If not represented by attorney)                  10/14/05                  _____                  Date</p> <p style="text-align: center;"><b>Signature of Attorney</b></p> <p><u>X /s/ David P. Leibowitz</u>                  _____                  Signature of Attorney for Debtor(s)  <u>DAVID P. LEIBOWITZ 1612271</u>                  _____                  Printed Name of Attorney for Debtor(s)  <u>Leibowitz Law Center</u>                  _____                  Firm Name  <u>420 W. Clayton Street</u>                  _____                  Address  <u>Waukegan, IL 60085</u>                  _____  <u>847.249.9100</u>                  _____                  Telephone Number  <u>10/14/05</u>                  _____                  Date</p> <p style="text-align: center;"><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.                  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><u>X</u>                  _____                  Signature of Authorized Individual</p> <p>_____                  Printed Name of Authorized Individual</p> <p>_____                  Title of Authorized Individual</p> <p>_____                  Date</p>	<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p> <hr/> <p style="text-align: center;"><b>Exhibit B</b></p> <p>((To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p><u>X /s/ David P. Leibowitz</u> <u>10/14/05</u>                  _____                  Signature of Attorney for Debtor(s) Date</p> <hr/> <p style="text-align: center;"><b>Exhibit C</b></p> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.  <input checked="" type="checkbox"/> No</p> <hr/> <p style="text-align: center;"><b>Signature of Non-Attorney Petition Preparer</b></p> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>_____                  Printed Name of Bankruptcy Petition Preparer</p> <p>_____                  Social Security Number (Required by 11 U.S.C. § 110(c).)</p> <p>_____                  Address</p> <p>_____                  Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><u>X</u>                  _____                  Signature of Bankruptcy Petition Preparer</p> <p>_____                  Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.</p>
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FORM B6A  
(6/90)

Ronald Lewis

In re

Debtor

Case No.

(if known)

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Condominium 400 Waterford Court Olympiafields, IL 60461	Fee Simple	H	160,000.00	119,256.00
Total ▶			160,000.00	

(Report also on Summary of Schedules)

FORM B6B  
(10/89)

Ronald Lewis

In re \_\_\_\_\_  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G- Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings Credit Union One 800 S. Halsted Chicago, IL	H	44.00
		Secured account acting as collateral for loan - Debtor has paid only \$2271.21 on loan and thus has access to only that amount in the account Chicagoland Electrical Workers Credit Union 14 E 31st St La Grange Park, IL 60526-105	H	6,951.60
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			

FORM B6B  
(10/89)

Ronald Lewis

In re \_\_\_\_\_  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NOTE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT-OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
4. Household goods and furnishings, including audio, video, and computer equipment.		Furniture, tv, tables, beds Home	H	500.00
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		(6) suits (3)coats various clothes Home	H	300.00
7. Furs and jewelry.		(4)rings (2)bracelets (3)neck chains Home	H	250.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.		Nationwide retirement solutions Columbus Ohio	H	11,100.36
		Putnam Investments	H	40,382.00
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Cook County Pension (job)	H	7,299.18
		International bro. of Electrical Workers pension	H	4,624.50

FORM B6B  
(10/89)

Ronald Lewis

In re \_\_\_\_\_  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NOTE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND OR JOINT-OWNERSHIP OF PROPERTY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		1 share stock RamRon Group	H	1,000.00
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1991 Mazda Home	H	800.00

FORM B6B  
(10/89)

Ronald Lewis

In re \_\_\_\_\_  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NOTE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND WELLS COUNTY OF OKLAHOMA	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.		1998 computer, printer Home	H	50.00
27. Machinery, fixtures, equipment, and supplies used in business.		tools and ladders	H	100.00
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.		electrical tools My house	H	650.00
0 continuation sheets attached				Total ▶ \$ 74,051.64

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

FORM B6C  
(6/90)

Ronald Lewis

In re \_\_\_\_\_  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under

(Check one box)

☐ 11 U.S.C. §522(b)(1) Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.

☒ 11 U.S.C. §522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
1991 Mazda	735 I.L.C.S 5§12-1001(c)	800.00	800.00
electrical tools	735 I.L.C.S 5§12-1001(d)	650.00	650.00
(6) suits (3)coats various clothes	735 I.L.C.S 5§12-1001(a)	300.00	300.00
(4)rings (2)bracelets (3)neck chains	735 I.L.C.S 5§12-1001(b)	250.00	250.00
Nationwide retirement solutions	735 I.L.C.S 5§12-1006	11,100.36	11,100.36
Putnam Investments	735 I.L.C.S 5§12-1006	40,382.00	40,382.00
Cook County Pension (job)	735 I.L.C.S 5§12-1006	7,299.18	7,299.18
International bro. of Electrical Workers pension	735 I.L.C.S 5§12-1006	4,624.50	4,624.50
tools and ladders	735 I.L.C.S 5§12-1001(d)	100.00	100.00
Furniture, tv, tables, beds	735 I.L.C.S 5§12-1001(b)	500.00	500.00
Secured account acting as collateral for loan - Debtor has paid only \$2271.21 on loan and thus has access to only that amount in the account	735 I.L.C.S 5§12-1001(b)	1,250.00	6,951.60
Condominium	735 I.L.C.S 5§12-901	7,500.00	160,000.00



Form B6D  
(12/03)In re Ronald Lewis,

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 10590			Incurred: 4/04 Security: \$9300 worth of shares from pension fund				7,021.83	70.23
Chicagoland Electrical Industry Credit Union 14 E 31st Street La Grange park, IL 60535			VALUE \$ 6,951.60					
ACCOUNT NO. 75199919			Incurred: 1998 Lien: 2nd Mortgage Security: 400 Waterford Court, Olympiafields, IL - 60461				16,428.00	0.00
HOMEQ POBox 997126 Sacramento, CA 95899			VALUE \$ 160,000.00					
ACCOUNT NO. 533521-6			Incurred: 1997 Lien: 1st Mortgage Security: 400 Waterford Court, Olympiafields, IL - 60461				102,828.00	0.00
Wells Fargo Home Mortgage 5024 Parkway Plaza Blvd. Charlotte, NC 28217			VALUE \$ 160,000.00					
ACCOUNT NO.								
			VALUE \$					

0 continuation sheets attached

Subtotal ➤ (Total of this page)	\$ 126,277.83
Total ➤ (Use only on last page)	\$ 126,277.83

(Report total also on Summary of Schedules)

In re Ronald Lewis,  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

In re Ronald Lewis,

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0153443861312 Allied Interstate 3000 Corporate Exchange Dr. 5th Fl Columbus, OH 43231		Collecting for Sears				Notice Only
ACCOUNT NO. 542423040204 Amalgamated Bank 1 W Monroe St Chicago, IL 60603-5313		Incurred: 1987 Consideration: Credit card debt				1,376.00
ACCOUNT NO. 111001110022727633 Arrow Financial Services PO Box 1206 Oaks, Pennsylvania 19456		Incurred: 6/04 Collecting for Bank One				1,074.38
ACCOUNT NO. 111002272 Bank One NA Po Box 901008 Fortworth, TX 76101		Incurred: 5/99 Consideration: Credit card debt				Unknown

6

continuation sheets attached

Subtotal ➤  
(Total of this page)

\$ 2,450.38

Total ➤  
(Use only on last page)

\$

(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

Ronald Lewis

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0168553462198 Capital Management Service Inc. 726 Exchange Street #700 Buffalo, NY 14210		Collecting for SEARS				Notice Only
ACCOUNT NO. 153443861312 Capital Management Service Inc. 726 Exchange Street #700 Buffalo, NY 14210		Collecting for Sherman Acquisition/Sears				7,606.06
ACCOUNT NO. 4444000128770 Chase Bank One 800 Brooksedge Blvd. Westerville, OH 43081		Incurred: 05-1999 Consideration: Credit card debt				257.00
ACCOUNT NO. 946333388 Credit Protections Assoc 1355 Noel Rd Suite 2100 Dallas, TX 75240		Incurred: 8/03 Collecting for Comcast				Notice Only
ACCOUNT NO. 4311783714311 Crescent Recovery 700 Independence Pkwy #200 Chesapeake, VA 23320		Collecting for Household Finance				Notice Only

Sheet no. 1 of 6 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ (Total of this page)	\$ 7,863.06
Total ➤ (Use only on last page of the completed Schedule F.)	\$

(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

Ronald Lewis

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 431178371431 Crescent Recovery LLC P.O. Box 60099 New Orleans, LA 70160		Collecting for Household Finance				Notice Only
ACCOUNT NO. 0044518190101047 GEIKO 4295 Ocmulgee East Blvd Macon, GA 31295		Incurred: 11/04 Consideration: Automobile repair/services				2,653.71
ACCOUNT NO. 4131601081010182 Household Bank Visa PO Box 81622 Salinas, CA 93912		Incurred: 3/01 Consideration: Credit card debt				8,641.37
ACCOUNT NO. 025098279 Household Bank Visa PO Box 81622 Salinas, CA 93912		Incurred: 6/04 Amount charged off				1,074.38
ACCOUNT NO. 00431178371431 Household Finance PO Box 17548 Baltimore, MD 212971548		Incurred: 1985 Consideration: Personal loan			X	8,946.00

Sheet no. 2 of 6 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$	21,315.46
(Total of this page)		
Total	\$	

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

Ronald Lewis

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1223343-ALBCAP Housing funding Corporation P O Box 572233 Houston, TX 77257		Collecting for Wells Fargo				Notice Only
ACCOUNT NO. 00431178371431 Houston Funding Corp. P O Box 572233 Houston, TX 772572233		Collecting for Household Finance acc.#4131601081010182(156870)				Notice Only
ACCOUNT NO. 543235430228 HSBC NV 1441 Schilling PL Salinas, CA 93901		Incurred: 9/87				Notice Only
ACCOUNT NO. 3499117 International Collection Services Inc. PO Box 20521 Bloomington, MN 55420		Collecting for University of Chicago Hospitals				Notice Only
ACCOUNT NO. 015344386 LVNV Funding PO Box 10497 Greenville, SC 29603		Incurred: 7/03 Consideration: Credit card debt Collecting for Sears				Notice Only

Sheet no. 3 of 6 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ (Total of this page)	\$ 0.00
Total ➤	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

Ronald Lewis

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 52880 Plunkett Furniture PO Box 398 Des Moines, IA 50302		Incurred: 8/97				503.00
ACCOUNT NO. 1223343-ALBCAP Risk Management Alternatives, Inc Po Box 105635 Atlanta, GA 30348		Incurred: 7/04 Collecting for Wells Fargo				Notice Only
ACCOUNT NO. 6018011110155235 Roger's & Hollands PO Box 879 Matteson, IL 60443		Incurred: 10/92				3,630.57
ACCOUNT NO. 0168553462198 Sears P.O. Box 182149 Columbus, OH 43218-2149		Incurred: 1991 Consideration: Credit card debt				5,655.20
ACCOUNT NO. 0153443861312 Sears P.O. Box 182149 Columbus, OH 43218-2149		Incurred: 1985 Consideration: Credit card debt				8,411.00

Sheet no. 4 of 6 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ (Total of this page)	\$ 18,199.77
Total ➤	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

Ronald Lewis

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 806486337 Trustmark Recovery Service 541 Otis Bowen Dr Munster, IN 46321		Incurred: 2/04 Collecting for University of Chicago Hospital				Notice Only
ACCOUNT NO. 02581168 University of Chicago Hospital Po Box 70565 Chicago, IL 60673		Incurred: 2/04 Consideration: Medical services				106.20
ACCOUNT NO. 806486337 University of Chicago Hospital Po Box 70565 Chicago, IL 60673		Incurred: 2/04				64.89
ACCOUNT NO. 806490629 University of Chicago Hospital Po Box 70565 Chicago, IL 60673		Incurred: 2/04				46.73
ACCOUNT NO. 1223343-ALBCAP Wells Fargo Wells Fargo Card Services P.O. Box 30086 Los Angeles, CA 90030		Incurred: 7/04 Consideration: Credit card debt				503.46

Sheet no. 5 of 6 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ (Total of this page)	\$ 721.28
Total ➤	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)



Form B6F - Cont.  
(12/03)

Ronald Lewis

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 56554801 Wicks Furniture HRS USA Po Box 17602 Baltimore, MD 21297		Incurred: 6/96				1,594.18
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 6 of 6 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$	1,594.18
(Total of this page)		
Total	\$	52,144.13

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

FORM B6G  
(10/89)

Ronald Lewis

In re \_\_\_\_\_  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

FORM B6H  
(6/90)

Ronald Lewis

In re \_\_\_\_\_  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Form B61  
12/03

Ronald Lewis  
In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:  Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP  No dependents	AGE
<b>Employment:</b>		<b>SPOUSE</b>
Occupation	Electrician	FLIGHT attendant
Name of Employer	Cook County	United Airlines
How long employed	0 yrs, 13 mos	10 yrs, 0 mos
Address of Employer	2600 South California	O'Hare
	Chicago, IL	Chicago, IL

**Income:** (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly.)

DEBTOR	SPOUSE
\$ 6,006.00	\$ 3,416.50

Estimated monthly overtime

\$ 0.00	\$ 0.00
---------	---------

SUBTOTAL

\$ 6,006.00	\$ 3,416.50
-------------	-------------

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ 851.65	\$ 632.28
-----------	-----------

b. Insurance

\$ 63.20	\$ 96.20
----------	----------

c. Union Dues

\$ 0.00	\$ 9.76
---------	---------

d. Other (Specify: (D) Pension, annuity, Charity(S) 401(k) and miscellaneous )

\$ 1,273.17	\$ 356.91
-------------	-----------

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 2,188.02	\$ 1,095.15
-------------	-------------

TOTAL NET MONTHLY TAKE HOME PAY

\$ 3,817.98	\$ 2,321.35
-------------	-------------

Regular income from operation of business or profession or farm  
(attach detailed statement)

\$ 0.00	\$ 0.00
---------	---------

Income from real property

\$ 0.00	\$ 0.00
---------	---------

Interest and dividends

\$ 0.00	\$ 0.00
---------	---------

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

\$ 0.00	\$ 0.00
---------	---------

Social security or other government assistance

(Specify) (D) 0

\$ 0.00	\$ 0.00
---------	---------

Pension or retirement income

\$ 0.00	\$ 0.00
---------	---------

Other monthly income

(Specify) (D) 0

\$ 0.00	\$ 0.00
---------	---------

TOTAL MONTHLY INCOME

\$ 3,817.98	\$ 2,321.35
-------------	-------------

TOTAL COMBINED MONTHLY INCOME \$ 6,139.33

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

FORM B6J  
(6/90)

In re Ronald Lewis, Debtor Case No. \_\_\_\_\_ (If known)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>1,386.00</u>
Are real estate taxes included? Yes <u>✓</u> No _____		
Is property insurance included? Yes <u>✓</u> No _____		
Utilities Electricity and heating fuel	\$	<u>200.00</u>
Water and sewer	\$	<u>40.00</u>
Telephone	\$	<u>230.00</u>
Other <u>Condo ASSN</u>	\$	<u>195.00</u>
Home maintenance (Repairs and upkeep)	\$	<u>480.00</u>
Food	\$	<u>600.00</u>
Clothing	\$	<u>350.00</u>
Laundry and dry cleaning	\$	<u>100.00</u>
Medical and dental expenses	\$	<u>20.00</u>
Transportation (not including car payments)	\$	<u>350.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>50.00</u>
Charitable contributions	\$	<u>100.00</u>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	<u>20.00</u>
Life	\$	<u>10.00</u>
Health	\$	<u>19.00</u>
Auto	\$	<u>140.08</u>
Other <u>Union Dues, Business, Motor Club Ins</u>	\$	<u>140.00</u>
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	<u>0.00</u>
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	<u>439.06</u>
Other <u>Cable TV, student loan</u>	\$	<u>286.05</u>
Other <u>Chicagoland credit union secured loan</u>	\$	<u>184.83</u>
Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>150.00</u>
Other <u>personal grooming, supplies/expenses</u>	\$	<u>100.00</u>

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 5,590.02**(FOR CHAPTER 12 AND 13 DEBTORS ONLY)**

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	<u>6,139.33</u>
B. Total projected monthly expenses	\$	<u>5,590.02</u>
C. Excess income (A minus B)	\$	<u>549.31</u>
D. Total amount to be paid into plan each _____ monthly _____ (interval)	\$	<u>0.00</u>

# United States Bankruptcy Court

## Northern District of Illinois

In re Ronald Lewis

Debtor

Case No. \_\_\_\_\_

(If known)

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 160,000.00		
B - Personal Property	YES	4	\$ 74,051.64		
C - Property Claimed As Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 126,277.83	
E - Creditors Holding Unsecured Priority Claims	YES	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	7		\$ 52,144.13	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 6,139.33
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 5,590.02
Total Number of Sheets in ALL Schedules ▶		19			
Total Assets ▶			234,051.64		
Total Liabilities ▶				178,421.96	

Official Form 6-Cont.  
(12/03)

In re Ronald Lewis, Case No. \_\_\_\_\_  
Debtor (If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20  
sheets and that they are true and correct to the best of my knowledge, information and belief. (Total shown on summary page plus 1)

Date 10/14/05 Signature /s/ Ronald Lewis  
Debtor

Date \_\_\_\_\_ Signature Not Applicable  
(Joint Debtor, if any)  
[If joint case, both spouses must sign]

### CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

\_\_\_\_\_  
Printed or Typed Name of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social Security No.  
(Required by 11 U.S.C. § 110(c).)

\_\_\_\_\_  
Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
Date

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

Form 7  
(12/03)

**FORM 7. STATEMENT OF FINANCIAL AFFAIRS**  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**

In Re Ronald Lewis Case No. \_\_\_\_\_  
(Name) Debtor (if known)

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

2005(db)	56219.62	COOK COUNTY(employer)
2004(db)	56000.00	ILL.UNEMPLOYMENT,Self employ,&Cook county
2003(db)	0.00	



AMOUNT	SOURCE (if more than one)
2005(jdb) 29,297.46	United Airlines
2004(jdb)	
2003(jdb)	

**2. Income other than from employment or operation of business**

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

**3. Payments to Creditors**

None ☐ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Wells Fargo Home Mortgage 5024 Parkway Plaza Blvd. Charlotte, NC 28217	7/05,8/05,9/05	\$1076, \$1076, \$1076	\$102,828.00
HOMEQ POBox 997126 Sacramento, CA 95899	7/05,8/05,9/05,10/05	310,310,310,312	\$16,428
GEICO Direct 4295 Ocmulgee East Blvd Macon, GA 31295	7/05, 8/05, 9/05	\$250, \$65, \$100	\$2653.71

None ☒ b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors, who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Wells Fargo Home Mortgage v. Ronald Lewis Case # 2004-CH-01747	Mortgage foreclosure	Circuit Court of Cook County 50 West Washington Street Chicago, Illinois 60602 312-603-5031	Case dismissed on 5/2004

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
--	--------------------	--------------------------------------

**5. Repossessions, foreclosures and returns**

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	---	--------------------------------------

**6. Assignments and Receiverships**

None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------------	--------------------	---

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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#### 7. Gifts

None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------	--------------	-------------------------------

#### 8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
-----------------------------------	---	--------------

#### 9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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Leibowitz Law Center 420 West Clayton Street Waukegan, IL - 60085	10/13/05	\$300 plus \$196 filing fee
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**10. Other transfers**

None  
☒

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,  
RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY  
TRANSFERRED AND  
VALUE RECEIVED

**11. Closed financial accounts**

None  
☒

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND  
ADDRESS OF  
INSTITUTION

TYPE OF ACCOUNT, LAST FOUR  
DIGITS OF ACCOUNT NUMBER,  
AND AMOUNT OF FINAL BALANCE

AMOUNT AND  
DATE OF SALE  
OR CLOSING

**12. Safe deposit boxes**

None  
☒

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND  
ADDRESS OF BANK  
OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF  
THOSE WITH ACCESS TO BOX  
OR DEPOSITORY

DESCRIPTION OF  
CONTENTS

DATE OF  
TRANSFER OR  
SURRENDER, IF ANY

**13. Setoffs**

None  
☒

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE  
OF  
SETOFF

AMOUNT  
OF  
SETOFF

**14. Property held for another person**

None List all property owned by another person that the debtor holds or controls.



NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

**15. Prior address of debtor**

None If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.



ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.



NAME
------

**17. Environmental Sites**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	-------------------	----------------------

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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# **18. Nature, location and name of business**

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Ramron group ltd.	260098326	400 Waterford ct. P. O. box 19088 chicago, IL 60619	electrical work/Construction/Repair	3/04 - current

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME	ADDRESS
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**[Questions 19 - 25 are not applicable to this case]**

\* \* \* \* \*

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 10/14/05

Signature  
of Debtor

/s/ Ronald Lewis

RONALD LEWIS

-----  
**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

\_\_\_\_\_  
Printed or Typed Name of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social Security No.  
(Required by 11 U.S.C. § 110(c).)

\_\_\_\_\_  
Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
Date

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

0 continuation sheets attached

**Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571**

## UNITED STATES BANKRUPTCY COURT

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

#### **Chapter 7: Liquidation (\$209 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain acts of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

#### **Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

#### **Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)**

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### **Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

10/14/05

Date

/s/ Ronald Lewis

Signature of Debtor

Case Number

WHITE-DEBTOR COPY

PINK-COURT COPY



## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Ronald Lewis,  
Debtor

Case No. \_\_\_\_\_

Chapter 13

1. The future earnings of the debtor(s) are submitted to the supervision and control of the trustee, and the debtor(s) shall pay to the trustee the sum of \$0.00 for 36 months or until all allowed claims are paid.

2. From the payments so received, the trustee shall make disbursements as follows:

(a) To the expenses of administration required by 11 USC §507(a)(1) in deferred payments.

(b) To secured creditors whose claims are allowed as follows:

NAME	Value of Collateral	Monthly Payment (If fixed)	Interest Rate % (If specified)
HOMEQ	160,000.00		
Wells Fargo Home	160,000.00		
Chicagoland Electrical	6,951.60		10.00%

[The valuations shown above shall be binding unless a timely objection to confirmation is filed. Secured claims shall be allowed for the value of the collateral or the amount of the claim, whichever is less, and shall be paid in the monthly installments and at the interest rates shown above. If the monthly payment is not fixed, secured creditors will share pro rate. If an interest rate is not specified, 5/6% per month (10% per annum) will be paid. The remainder of the amount owing, if any, shall be allowed as a general unsecured claim paid under the provisions of paragraph 2(d).]

(c) To priority creditors in the order prescribed by 11 USC §507.

(d) To unsecured creditors whose claims are allowed. Unsecured claims shall be paid 100 cents on the dollar.

3. ~~The following executory contracts of the debtor are rejected and the debtor shall surrender possession of the subject~~

4. The debtor(s) shall pay directly the following fully secured creditors and lessors:

Name	Direct Monthly
------	----------------

5. The date this case was filed shall be the effective date of the plan as well as the date when interest ceases accruing on unsecured claims.

6. The Court may, after hearing upon such notice as the Court may designate, increase or reduce the amount of the time for payments where it appears that circumstances warrant.

7. Optional provisions pursuant to 11 USC §1322(b).

DATED: 10/14/05

\_\_\_\_\_  
(DEBTORS)

Allied Interstate  
3000 Corporate Exchange Dr. 5th Fl  
Columbus, OH 43231

Amalgamated Bank  
1 W Monroe St  
Chicago, IL 60603-5313

Arrow Financial Services  
PO Box 1206  
Oaks, Pennsylvania 19456

Bank One NA  
Po Box 901008  
Fortworth, TX 76101

Capital Management Service Inc.  
726 Exchange Street #700  
Buffalo, NY 14210

Capital Management Service Inc.  
726 Exchange Street #700  
Buffalo, NY 14210

Chase Bank One  
800 Brooksedge Blvd.  
Westerville, OH 43081

Chicagoland Electrical Industry  
Credit Union  
14 E 31st Street  
La Grange park, Il 60535

Credit Protections Assoc  
1355 Noel Rd Suite 2100  
Dallas, TX 75240

Crescent Recovery  
700 Independence Pkwy #200  
Chesapeake, VA 23320

Crescent Recovery LLC  
P.O. Box 60099  
New Orleans, LA 70160

GEIKO  
4295 Ocmulgee East Blvd  
Macon, GA 31295

HOMEQ  
POBox 997126  
Sacramento, CA 95899

Household Bank Visa  
PO Box 81622  
Salinas, CA 93912

Household Bank Visa  
PO Box 81622  
Salinas, CA 93912

Household Finance  
PO Box 17548  
Baltimore, MD 212971548

Housting funding Corporation  
P O Box 572233  
Houston, TX 77257

Houston Funding Corp.  
P O Box 572233  
Houston, TX 772572233

HSBC NV  
1441 Schilling PL  
Salinas, CA 93901

International Collection Services Inc.  
PO Box 20521  
Bloomington, MN 55420

LVNV Funding  
PO Box 10497  
Greenville, SC 29603

Plunkett Furniture  
PO Box 398  
Des Moines, IA 50302

Risk Management Alternatives, Inc  
Po Box 105635  
Atlanta, GA 30348

Roger's & Hollands  
PO Box 879  
Matteson, IL 60443

Sears  
P.O. Box 182149  
Columbus, OH 43218-2149

Sears  
P.O. Box 182149  
Columbus, OH 43218-2149

Trustmark Recovery Service  
541 Otis Bowen Dr  
Munster, IN 46321

University of Chicago Hospital  
Po Box 70565  
Chicago, IL 60673

University of Chicago Hospital  
Po Box 70565  
Chicago, IL 60673

University of Chicago Hospital  
Po Box 70565  
Chicago, IL 60673

Wells Fargo  
Wells Fargo Card Services  
P.O. Box 30086  
Los Angeles, CA 90030

Wells Fargo Home Mortgage  
5024 Parkway Plaza Blvd.  
Charlotte, NC 28217

Wicks Furniture  
HRS USA  
Po Box 17602  
Baltimore, MD 21297

B203  
12/94

United States Bankruptcy Court  
Northern District of Illinois

In re Ronald Lewis

Case No. \_\_\_\_\_

Chapter 13

Debtor(s)

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ 2,700.00

Prior to the filing of this statement I have received ..... \$ 300.00

Balance Due ..... \$ 2,400.00

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Representation in adversary and contested matters

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.

10/14/05

*Date*

/s/ David P. Leibowitz

*Signature of Attorney*

Leibowitz Law Center

*Name of law firm*